

Exhibit 1

List Of Trust Parties

1. Empire Funding Grantor Trust 1998-1 and U.S. Bank National Association solely in its Representative Capacity as Grantor Trustee of this Grantor Trust and in any other relevant Representative Capacity on behalf of this Grantor Trust.
2. Empire Funding Grantor Trust 1999-1 and U.S. Bank National Association solely in its Representative Capacity as Grantor Trustee of this Grantor Trust and in any other relevant Representative Capacity on behalf of this Grantor Trust.
3. Empire Funding Home Loan Owner Trust 1998-1, U.S. Bank National Association solely in its Representative Capacities as Paying Agent of this Owner Trust and as Indenture Trustee under the Indenture related to this Owner Trust and in any other relevant Representative Capacity on behalf of this Owner Trust, and Wilmington Trust Company in its Representative Capacity as Owner Trustee of this Owner Trust and in any other relevant Representative Capacity on behalf of this Owner Trust.
4. Empire Funding Home Loan Owner Trust 1999-1, U.S. Bank National Association solely in its Representative Capacities as Paying Agent of this Owner Trust and as Indenture Trustee under the Indenture related to this Owner Trust and in any other relevant Representative Capacity on behalf of this Owner Trust, and Wilmington Trust Company in its Representative Capacity as Owner Trustee of this Owner Trust and in any other relevant Representative Capacity on behalf of this Owner Trust